

1. (Canceled)
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5. (Canceled)
6. (Original): A method for conducting a game involving one or more players, comprising:
 - providing an opportunity to a first player to participate in a game in return for financial consideration;
 - allocating at least a first portion of the financial consideration to purchase of one or more assets, the allocation being determined in accordance with a residual value;
 - purchasing the one or more assets with the allocated first portion of the financial consideration;
 - conducting the game; and
 - paying out to one or more winners of the game in accordance with the results of the step of conducting the game.
7. (Original): The method of claim 6, wherein the one or more assets are chosen by the player.
8. (Original): The method of claim 6, wherein the one or more assets are chosen by an entity operating the game.
9. (Original): The method of claim 6, wherein the residual value is chosen by the player.

10. (Original): The method of claim 6, wherein the residual value is chosen by an entity operating the game.
11. (Original): The method of claim 6, wherein the residual value is defined equally for all players in the game.
12. (Original): The method of claim 6, wherein the residual value is defined separately for each player in the game.
13. (Original): The method of claim 6, wherein an account is established for the player upon receipt of the financial consideration.
14. (Original): The method of claim 13, wherein the account is an investment account.
15. (Original): The method of claim 13, wherein the account is a bank account.
16. (Original): The method of claim 13, wherein the one or more assets are added to the player's account.
17. (Original): The method of claim 6, wherein the player receives a token upon payment of the financial consideration.
18. (Original): The method of claim 17, wherein the token is a ticket.
19. (Original): The method of claim 18, wherein the token is an electronic ticket.
20. (Canceled)
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32. (Canceled)

33. (New): The method of claim 6 wherein:

- the game is either a state run lottery or a United States lottery;
- the financial consideration is cash;
- the first portion is in the range of close to 0% to close to 100% of the financial consideration; and
- the one or more assets comprise at least one of U.S. government savings bonds, shares of stock, shares of a mutual fund, a derivative instrument, a bank deposit, or an investment vehicle which is either backed or issued by a corporation.

34. (New): The method of claim 33 wherein the first portion is in the range of about 50% to about 80% of the financial consideration.

35. (New): The method of claim 6 wherein at least one of the one or more assets is subject to a holding period.

36. (New): The method of claim 35 wherein the holding period is such that the combined expected return of the at least one of the one or more assets and the game is greater than zero.

37. (New): The method of claim 6 wherein:

- the game is a casino game;
- the financial consideration is cash;
- the first portion is in the range of close to 0% to close to 100% of the financial consideration; and
- the one or more assets comprise at least one of U.S. government savings bonds, shares of stock, shares of a mutual fund, a derivative instrument, a bank deposit, or an investment vehicle backed by a corporation.

38. (New): The method of claim 37 wherein the one or more players are issued chips.

39. (New): The method of claim 38 wherein each chip is encoded with a net value such that the net value for each chip is equal to a face value for each chip less a residual value for each chip such that at the time the chips are issued, the sum of the residual values for all of the chips is about equal to the first portion of the financial consideration.

40. (New): A method for conducting a lottery involving one or more players, comprising:

- selling at least one lottery ticket to at least one player;
- receiving at least one cash payment for the at least one lottery ticket;
- depositing a first portion of the at least one cash payment in a bank account, said bank account paying interest;
- allocating a second portion of the at least one cash payment to the awarding of prizes for the lottery;
- conducting the lottery and paying the prizes of the lottery within a first period of time from the date of the sale of the at least one lottery ticket;

- allowing the at least one player to redeem the at least one lottery ticket for the first portion of the cash payment plus the interest earned in the bank account attributable to the first portion of the cash payment, said redemption to be allowed after the expiration of a second time period whereby the second time period is chosen such that the expected return of the at least one cash payment is greater than zero.

41. (New): The method of claim 40 wherein the first portion is less than or equal to 80 percent of the at least one cash payment.